

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ROBERT T. LATIMER

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:14-10891 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 25, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/13/2014 and confirmed on 1/21/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		72,562.00
Less Refunds to Debtor	871.93	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>71,690.07</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,760.00	
Trustee Fee	2,998.26	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>6,758.26</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	M & T MORTGAGE CORP Acct: 1443	0.00	49,396.95	0.00	49,396.95
	M & T MORTGAGE CORP Acct: 1443	0.00	0.00	0.00	0.00
	M & T MORTGAGE CORP Acct: 1443	1,661.51	1,661.51	0.00	1,661.51
	NORTHWEST SAVINGS BANK** Acct: 5151	12,710.65	12,710.65	1,149.55	13,860.20
					<b>64,918.66</b>

Priority					
	DANIEL P FOSTER ESQ** Acct:	0.00	0.00	0.00	0.00
	ROBERT T. LATIMER Acct:	0.00	0.00	0.00	0.00
	ROBERT T. LATIMER Acct:	871.93	871.93	0.00	0.00
	FOSTER LAW OFFICES** Acct:	0.00	0.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	2,760.00	2,760.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	1,000.00	1,000.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	US DEPARTMENT OF EDUCATION Acct: 0931	9,702.53	3.40	0.00	3.40
	DISCOVER BANK(*) Acct: 0488	1,841.12	0.64	0.00	0.64
	ERIE MEDICAL CENTER Acct:	0.00	0.00	0.00	0.00
	NATIONAL FUEL++ Acct: 6709	0.00	0.00	0.00	0.00
	PRA RECEIVABLES MANAGEMENT LLC -	14,982.18	5.24	0.00	5.24

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3273				
	PYOD LLC - ASSIGNEE	4,218.61	1.48	0.00	1.48
	Acct: 4060				
	WASTE MANAGEMENT* (PMT)	0.00	0.00	0.00	0.00
	Acct: 7945				
	WELLS FARGO BANK NA	5,662.49	1.98	0.00	1.98
	Acct: 2718				
	WELLS FARGO BANK NA	1,176.34	0.41	0.00	0.41
	Acct: 2718				
	WIDGET FINANCIAL**	0.00	0.00	0.00	0.00
	Acct: 0091				
					13.15

TOTAL PAID TO CREDITORS

64,931.81

TOTAL

CLAIMED 0.00

PRIORITY 14,372.16

SECURED 37,583.27

Date: 11/25/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

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Imaged Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ROBERT T. LATIMER

Debtor(s)

Ronda J. Winnecour

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vs.

No Repondents.

Case No.:14-10891 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Robert T. Latimer  
DebtorCase No. 14-10891-TPA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: jmar

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Date Rcvd: Nov 27, 2019

Form ID: pdf900

Total Noticed: 21

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2019.

db +Robert T. Latimer, 8616 Perry Highway, Erie, PA 16509-5521  
 sp +W. Atchley Holmes, Vendetti and Vendetti, 3820 Liberty Street, Erie, PA 16509-1473  
 13905434 +Erie Medical Center, 135 East 38th Street, Erie, PA 16504-1559  
 13945924 +M & T Mortgage Corporation, c/o KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 13905436 +MBNA, 120 Corporate Blvd., Suite 1, Norfolk, VA 23502-4952  
 13905438 +Northwest Savings Bank, Attn: Colleen Lamberto, Po Box 337, Warren, PA 16365-0337  
 13905439 +Paulita Q. Latimer, 1034 Vermont Avenue, Glassport, PA 15045-1737  
 13905441 +Sears / Cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
 13905443 +Wells Fargo, PO Box 10335, Des Moines, IA 50306-0335  
 13921426 +Wells Fargo Bank N A, Wells Fargo Education Financial Services, 301 E 58th Street N,  
 Sioux Falls SD 57104-0422

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13905433 E-mail/Text: mrdiscen@discover.com Nov 28 2019 03:38:27 Discover Financial Services LLC,  
 P O Box 15316, Wilmington, DE 19850  
 13905432 +E-mail/Text: electronicbkydocs@nelnet.net Nov 28 2019 03:40:11  
 Department Of Education / Nelnet, 3015 Parker Road, Aurora, CO 80014-2904  
 13909503 E-mail/Text: mrdiscen@discover.com Nov 28 2019 03:38:27 Discover Bank,  
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 13905435 E-mail/Text: camanagement@mtb.com Nov 28 2019 03:38:51 M & T Bank, Attn: Bankruptcy,  
 1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221  
 13905437 +E-mail/Text: Bankruptcy@natfuel.com Nov 28 2019 03:40:00 National Fuel, 1100 State Street,  
 Erie, PA 16501-1912  
 13905440 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 28 2019 04:02:21  
 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541  
 13958342 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 28 2019 03:48:24  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 13966487 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 28 2019 03:48:35  
 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,  
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 13912608 +E-mail/Text: electronicbkydocs@nelnet.net Nov 28 2019 03:40:11 U.S. Department of Education,  
 C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904  
 13905442 +E-mail/Text: rmcnbknotices@wm.com Nov 28 2019 03:40:55 Waste Manangement,  
 625 Cherrington Parkway, Coraopolis, PA 15108-4321  
 13905444 +E-mail/Text: collections@widgetfinancial.com Nov 28 2019 03:39:59 Widget Financial,  
 2154 East Lake Road, Erie, PA 16511-1140

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr M&amp;T BANK

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 29, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor M&T BANK andygornall@latouflawfirm.com  
 Daniel P. Foster on behalf of Spec. Counsel W. Atchley Holmes dan@mrdebtbuster.com,  
 clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
 Daniel P. Foster on behalf of Debtor Robert T. Latimer dan@mrdebtbuster.com,  
 clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
 James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

District/off: 0315-1

User: jmar  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 21

Date Rcvd: Nov 27, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6